

WHAT IS CLAIMED IS:

1. A method for managing a financial account for a customer, comprising:  
detecting non-credit behavior of the customer, the non-credit behavior associated with and benefiting an enterprise;  
determining a reward associated with the financial account based on the detected non-credit behavior; and  
notifying the customer of the determined reward.
2. The method of claim 1, further comprising evaluating the credit risk of the financial account based upon the frequency at which the non-credit behavior is detected.
3. The method of claim 2, wherein evaluating the credit risk of the financial account further comprises, if the frequency at which the non-credit behavior is detected attains a certain threshold, providing for the financial account at least one of a wavier of an annual fee, an interest rate lower than the interest rate prior to the evaluation, a credit limit higher than the credit limit prior to the evaluation, a monetary credit, a credit redeemable for products, and a credit redeemable for services.
4. The method of claim 1, further comprising arranging a relationship with the enterprise.

5. The method of claim 4, wherein arranging the relationship with the enterprise further comprises:

making an offer to the enterprise, the offer comprising offering to provide the benefit to the financial account in exchange for the customer engaging in the non-credit behavior;

receiving an acceptance of the offer from the enterprise, the acceptance including contact information of the customer;

soliciting the customer to open the financial account based upon the contact information; and

opening the financial account based upon a response to the solicitation.

6. The method of claim 5, wherein arranging the relationship with the enterprise further comprises providing for the financial account at least one of a waiver of an annual fee, an interest rate lower than what would have been given if the acceptance of the offer had not been received from the enterprise, a credit limit higher than what would have been given if the acceptance of the offer had not been received from the enterprise, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

7. The method of claim 4, wherein arranging the relationship with the enterprise further comprises:

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making an offer to the enterprise, the offer comprising offering to provide the benefit to the financial account in exchange for the customer engaging in the non-credit behavior;

receiving an acceptance of the offer from the enterprise, the acceptance including contact information of the customer; and

associating the financial account with the enterprise if the customer is currently a customer of an institution controlling the financial account based upon the contact information.

8. The method of claim 1, wherein detecting the non-credit behavior of the customer further comprises receiving a voucher subsequent to the performance of the non-credit behavior.

9. The method of claim 8, wherein detecting the non-credit behavior of the customer further comprises receiving the voucher from the enterprise.

10. The method of claim 8, wherein detecting the non-credit behavior of the customer further comprises receiving the voucher from the customer.

11. The method of claim 1, wherein detecting the non-credit behavior of the customer further comprises receiving an electronic file subsequent to the performance of the non-credit behavior, the electronic file comprising a description of the non-credit

behavior and an identification of the customer, the identification of the customer obtained by reading an indicia presented by the customer.

12. The method of claim 1, wherein determining the reward further comprises providing for the financial account based upon the non-credit behavior at least one of a wavier of an annual fee, an interest rate lower than what would have been given if the non-credit behavior had not been performed by the customer, a credit limit higher than what would have been given if the non-credit behavior had not been performed by the customer, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

13. The method of claim 1, wherein detecting the non-credit behavior of the customer further comprises using at least one of e-mail, voice mail, facsimile, mail, an item delivery service, Internet, telephone, diskettes, CD ROM, and an interactive voice response system (IVR).

14. The method of claim 1, wherein the financial account comprises at least one of a credit card account, a financial loan, a checking account, a savings account, and a stock fund.

15. The method of claim 1, wherein the enterprise comprises at least one of a charity, a religious organization, a civic club, a professional organization, a school, a

university, a sports organization, a political organization, a government agency, a private corporation, and a public corporation.

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16. A system for managing a financial account for a customer, comprising:  
a component for detecting non-credit behavior of the customer, the non-credit behavior associated with and benefiting an enterprise;  
a component for determining a reward associated with the financial account based on the detected non-credit behavior; and  
a component for notifying the customer of the determined reward.

17. The system of claim 16, further comprising a component for evaluating the credit risk of the financial account based upon the frequency at which the non-credit behavior is detected.

18. The system of claim 17, wherein the component for evaluating the credit risk of the financial account is further configured for, if the frequency at which the non-credit behavior is detected attains a certain threshold, providing for the financial account at least one of a waiver of an annual fee, an interest rate lower than the interest rate prior to the evaluation, a credit limit higher than the credit limit prior to the evaluation, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

19. The method of claim 16, further comprising a component for arranging a relationship with the enterprise.

20. The system of claim 19, wherein the component for arranging the relationship with the enterprise is further configured for:

making an offer to the enterprise, the offer comprising offering to provide the benefit to the financial account in exchange for the customer engaging in the non-credit behavior;

receiving an acceptance of the offer from the enterprise, the acceptance including contact information of the customer;

soliciting the customer to open the financial account based upon the contact information; and

opening the financial account based upon a response to the solicitation.

21. The system of claim 20, wherein the component for arranging the relationship with the enterprise is further configured for providing for the financial account at least one of a waiver of an annual fee, an interest rate lower than what would have been given if the acceptance of the offer had not been received from the enterprise, a credit limit higher than what would have been given if the acceptance of the offer had not been received from the enterprise, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

22. The system of claim 19, wherein the component for arranging the relationship with the enterprise is further configured for:

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making an offer to the enterprise, the offer comprising offering to provide the benefit to the financial account in exchange for the customer engaging in the non-credit behavior;

receiving an acceptance of the offer from the enterprise, the acceptance including contact information of the customer; and

associating the financial account with the enterprise if the customer is currently a customer of an institution controlling the financial account based upon the contact information.

23. The system of claim 16, wherein the component for detecting the non-credit behavior of the customer is further configured for receiving a voucher subsequent to the performance of the non-credit behavior.

24. The system of claim 23, wherein the component for detecting the non-credit behavior of the customer is further configured for receiving the voucher from the enterprise.

25. The system of claim 23, wherein the component for detecting the non-credit behavior of the customer is further configured for receiving the voucher from the customer.

26. The system of claim 16, wherein the component for detecting the non-credit behavior of the customer is further configured for receiving an electronic file



subsequent to the performance of the non-credit behavior, the electronic file comprising a description of the non-credit behavior and an identification of the customer, the identification of the customer obtained by reading an indicia presented by the customer.

27. The system of claim 16, wherein the component for determining the reward is further configured for providing for the financial account based upon the non-credit behavior at least one of a wavier of an annual fee, an interest rate lower than what would have been given if the non-credit behavior had not been performed by the customer, a credit limit higher than what would have been given if the non-credit behavior had not been performed by the customer, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

28. The system of claim 16, wherein the component for detecting the non-credit behavior of the customer is further configured for using at least one of e-mail, voice mail, facsimile, mail, an item delivery service, Internet, telephone, diskettes, CD ROM, and an interactive voice response system (IVR).

29. The system of claim 16, wherein the financial account comprises at least one of a credit card account, a financial loan, a checking account, a savings account, and a stock fund.

30. The system of claim 16, wherein the enterprise comprises at least one of a charity, a religious organization, a civic club, a professional organization, a school, a

university, a sports organization, a political organization, a government agency, a private corporation, and a public corporation.

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31. A computer-readable medium on which is stored a set of instructions for managing a financial account for a customer, which when executed perform stages comprising:

detecting non-credit behavior of the customer, the non-credit behavior associated with and benefiting an enterprise;

determining a reward associated with the financial account based on the detected non-credit behavior; and

notifying the customer of the determined reward.

32. The computer-readable medium of claim 31, further comprising evaluating the credit risk of the financial account based upon the frequency at which the non-credit behavior is detected.

33. The computer-readable medium of claim 32, wherein evaluating the credit risk of the financial account further comprises, if the frequency at which the non-credit behavior is detected attains a certain threshold, providing for the financial account at least one of a waiver of an annual fee, an interest rate lower than the interest rate prior to the evaluation, a credit limit higher than the credit limit prior to the evaluation, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

34. The computer-readable medium of claim 31, further comprising arranging a relationship with the enterprise.

35. The computer-readable medium of claim 34, wherein arranging the relationship with the enterprise further comprises:

making an offer to the enterprise, the offer comprising offering to provide the benefit to the financial account in exchange for the customer engaging in the non-credit behavior;

receiving an acceptance of the offer from the enterprise, the acceptance including contact information of the customer;

soliciting the customer to open the financial account based upon the contact information; and

opening the financial account based upon a response to the solicitation.

36. The computer-readable medium of claim 35, wherein arranging the relationship with the enterprise further comprises providing for the financial account at least one of a waiver of an annual fee, an interest rate lower than what would have been given if the acceptance of the offer had not been received from the enterprise, a credit limit higher than what would have been given if the acceptance of the offer had not been received from the enterprise, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

37. The computer-readable medium of claim 34, wherein arranging the relationship with the enterprise further comprises:

making an offer to the enterprise, the offer comprising offering to provide the benefit to the financial account in exchange for the customer engaging in the non-credit behavior;

receiving an acceptance of the offer from the enterprise, the acceptance including contact information of the customer; and

associating the financial account with the enterprise if the customer is currently a customer of an institution controlling the financial account based upon the contact information.

38. The computer-readable medium of claim 31, wherein detecting the non-credit behavior of the customer further comprises receiving a voucher subsequent to the performance of the non-credit behavior.

39. The computer-readable medium of claim 38, wherein detecting the non-credit behavior of the customer further comprises receiving the voucher from the enterprise.

40. The computer-readable medium of claim 38, wherein detecting the non-credit behavior of the customer further comprises receiving the voucher from the customer.

41. The computer-readable medium of claim 31, wherein detecting the non-credit behavior of the customer further comprises receiving an electronic file subsequent to the performance of the non-credit behavior, the electronic file comprising a description of the non-credit behavior and an identification of the customer, the identification of the customer obtained by reading an indicia presented by the customer.

42. The computer-readable medium of claim 31, wherein determining the reward further comprises providing for the financial account based upon the non-credit behavior at least one of a waiver of an annual fee, an interest rate lower than what would have been given if the non-credit behavior had not been performed by the customer, a credit limit higher than what would have been given if the non-credit behavior had not been performed by the customer, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

43. The computer-readable medium of claim 31, wherein detecting the non-credit behavior of the customer further comprises using at least one of e-mail, voice mail, facsimile, mail, an item delivery service, Internet, telephone, diskettes, CD ROM, and an interactive voice response system (IVR).

44. The computer-readable medium of claim 31, wherein the financial account comprises at least one of a credit card account, a financial loan, a checking account, a savings account, and a stock fund.

45. The computer-readable medium of claim 31, wherein the enterprise comprises at least one of a charity, a religious organization, a civic club, a professional organization, a school, a university, a sports organization, a political organization, a government agency, a private corporation, and a public corporation.

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